

JUL 23 10 54 AM '04

Indexing Instructions: LOT 194, SECTION E, MAGNOLIA ESTATES
SUBDIVISION

STATE OF MISSISSIPPI
COUNTY OF DESOTO

BK 477 PG 665
W.E. DAVIS CH. CLK.

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, BENEFICIAL MORTGAGE CO. OF MISSISSIPPI does hereby sell, convey and specially warrant unto WAYNE THOMAS, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF DESOTO, STATE OF MISSISSIPPI, TOGETHER WITH ALL IMPROVEMENTS AND APPURTENANCES THEREON MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: LOT 194, SECTION E, MAGNOLIA ESTATES SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 38, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. THE WARRANTY IN THIS DEED IS SUBJECT TO SUBDIVISION ZONING REGULATIONS IN EFFECT IN DESOTO COUNTY, RIGHTS OF WAYS AND EASEMENTS FOR PUBLIC ROADS AND PUBLIC UTILITIES AND RESTRICTIVE COVENANTS AND EASEMENTS OF RECORD. TAX MAP OR PARCEL ID NO.: 1067-3511.0-00194.00

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

WITNESS MY SIGNATURE this the 15th day of JULY, 2004.

BENEFICIAL MORTGAGE CO. OF MISSISSIPPI

BY: David M. Zimmerman
NAME & TITLE: David M. Zimmerman
Asst. Vice President

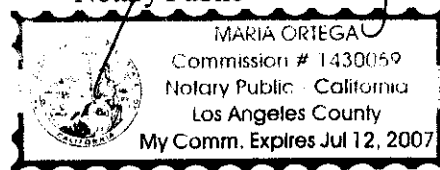
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STATE OF CALIFORNIA
COUNTY OF Los Angeles

PERSONALLY APPEARED BEFORE ME, the undersigned authority in
and for the said county and state, the within named David H. Zimmerman duly
identified before me, who acknowledged to me that he/she is the AVP
of BENEFICIAL MORTGAGE CO. OF MISSISSIPPI, and that for and on behalf of said
corporation, and as its act and deed he/she executed the above and foregoing instrument
after having been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the 15 day
of JULY, 2004.

Maria Ortega
Notary Public



My Commission Expires:

7-12-07

Grantors Address:

BENEFICIAL MORTGAGE CO.
OF MISSISSIPPI
961 WEIGEL DRIVE
ELMHURST, ILLINOIS, 60126-1058
(630) 617-7354

Grantee's Address:

WAYNE THOMAS
9860 E. Sandridge Rd.
Olive Branch, MS 38654
662 293 2960